

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 15-11654

Debtor Timothy Daniel SS# xxx-xx-6033 Median Income ☐ Above ☒ Below
Joint Debtor Jerri Daniel SS# xxx-xx-9256
Address 5 Grove Cove Byhalia, MS 38611-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 38 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 16.00 per week to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Great Neck Tools
3580 E. Raines Road
Memphis, MS 38118

(B) Joint Debtor shall pay \$ 58.00 per week to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Great Neck Tools
3580 E. Raines Road
Memphis, MS 38118

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ 0.00 @ 0.00 /month
Mississippi Dept. of Revenue: \$ 0.00 @ 0.00 /month

DOMESTIC SUPPORT OBLIGATION DUE TO:

MDHS - CSE, Attn: Bankruptcy Reporting Contact
P O Box 352, Jackson, MS 39205

POST PETITION OBLIGATION: In the amount of \$150.00 per month from the Debtor and \$150.00 per month from the Joint Debtor, beginning in June, 2015

To be paid XXX direct, XXX through payroll deduction for Debtor XXX through the plan for Jt Debtor
-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$1,200.00 owed by the Joint Debtor through May, 2015 shall be paid the amount of \$31.58 per month beginning at confirmation.

To be paid XXX Direct XXX through payroll deduction XXX through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: -NONE- BEGINNING XXX @\$ XXX PLAN DIRECT
MTG ARREARS TO: -NONE- THROUGH XXX \$ XXX @ \$ XXX /MO*
(*Including interest at %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: -NONE- Approx. amt. due: XXX Int. Rate: XXX
Property Address: XXX Are related taxes and/or insurance escrowed Yes XXX No XXX

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	Pay Value or Amt Owed
Jake Green Car Lot dba The Car Lot	2004 Chevy Trailblazer	Yes	1,800.00	5,220.00	5.00%	Amt. Owed

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	Approx Debt	PROPOSED TREATMENT
Fidelity National Loans	52"TV, 42" TV, Wii Game System w/ games, xbox game system w/games	690.00	avoid lien on all item; treat as a general unsecured claim

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

GENERAL UNSECURED DEBTS totaling approximately \$ 63,628.00. Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 0 % (percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$	<u>3,200.00</u>
Attorney Fees Previously Paid \$	<u>200.00</u>
Attorney fees to be paid in plan \$	<u>3,000.00</u>

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules **with attorney's fees being paid by an initial payment of \$100.00 and the remaining payment being calculated on a monthly basis**

Automobile Insurance Co/Agent	Attorney for Debtor (Name/Address/Phone # / Email) Robert Gambrell 4409 101 Ricky D Britt Sr Blvd, Ste 3 Oxford, MS 38655-4236
Telephone/Fax	Telephone/Fax 662-281-8800 Facsimile No. 662-202-1004 E-mail Address rg@ms-bankruptcy.com

DATE: <u>May 21, 2015</u>	DEBTOR'S SIGNATURE	<u>/s/ Timothy Daniel</u>
	JOINT DEBTOR'S SIGNATURE	<u>/s/ Jerri Daniel</u>
	ATTORNEY'S SIGNATURE	<u>/s/ Robert Gambrell</u>